



# An awakening to new economies in the use of business capital

*How business men are finding the way  
to lower costs and increased profits  
through the services of a National Bank*

A NEW YORK merchant faced a demand which called for expansion of his business. Yet to increase the capital invested offered serious problems. He consults an expert in his bank and discovers a more efficient way of handling his credits which releases a large amount of capital constantly tied up in merchandise. The way is thus opened to increased volume and larger profits.

An importer had an opportunity to close a profitable deal involving a shipment from one foreign country to another. But the sellers demanded payment upon loading, and the owner of the steamer asked for guarantees in advance. With the deal hanging in the balance, he turns to his bank for assistance. Through its world-wide facilities, satisfactory guarantees are furnished by cable to all parties concerned. The transaction is put through with promptness and security.

A merchant was in urgent need of a carload of produce, five days overdue. Routine methods had failed to bring relief.

Then the Bill-of-Lading Department of his bank sets in motion an expert service which locates his merchandise in a few hours and safeguards his margin of profit.

Incidents such as these point to the increasing importance of commercial banks in business, which is leading to new economies in the use of working capital—

By giving expert advice in financing and in handling credits,

By eliminating delays in collections and in shipments,

By furnishing world-wide facilities for ascertaining promptly reliable information on market conditions at home and abroad.

Pre-eminently commercial for over seventy years, the Irving National Bank has built up many highly specialized departments—all designed to help its customers use their capital more efficiently.

A visit to the nearest Irving Office and a talk with the Officers in charge will suggest how these facilities can serve in *your* business and personal affairs.

*Some special Irving services designed  
to eliminate delays which tie up capital*

AT the disposal of the business man is the Irving special Bill-of-Lading Department organized to trace shipments, to locate freight cars, to eliminate every delay in releasing capital invested in goods in transit.

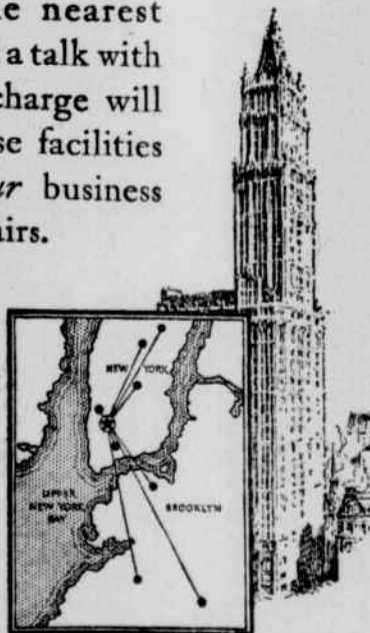
Maximum speed is secured for Irving depositors by direct private wires to important cities, and well established connections with banks in every part of the country.

Quick, accurate service in collections, in transfer of funds and in securing credit information abroad is assured through the Irving's correspondents or special representatives in more than 5,000 foreign cities and through direct cable connections with every trade center of the world.

All the resources and facilities of the Irving are available at its nine offices—located in New York's important business centers. Every office is equipped to give a banking service complete in every detail.

#### Offices in Manhattan:

WOOLWORTH BUILDING  
42ND STREET, OPP. GRAND CENTRAL  
FIFTH AVENUE AT 32ND STREET  
81-83 FULTON STREET  
92 WEST BROADWAY



#### Offices in Brooklyn:

350 FULTON STREET  
FLATBUSH AND LINDEN AVENUES  
NEW UTRECHT AVENUE AT 53RD STREET

# IRVING NATIONAL BANK

NEW YORK

